REMARKS

This Response is submitted in response to the non-final Office Action dated April 30, 2007. Claims 10-11 are amended. Claims 16-19 are newly added. No new matter is added.

Applicants thank the Examiner for the August 23, 2007 interview. Applicants submit that the following amendments and remarks are consistent with discussed amendments.

35 U.S.C. § 112 Rejections

The Office Action rejects Claims 2-4 and 10-13 as being indefinite for failing to particularly point out and distinctly claim the subject matter. Particularly, the "wherein the gathering of the utilization data by the electronic money management means occurs independently of the reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal." Applicants traverse such rejections.

The specification, on page 7 paragraph 2 states, "the overall server 16 ... captures dealings-history information such as money data which have been deposited via the respective money-depositing terminals devices 21(1) to 21(n) and utilization-history of the IC card 50 (such as the IC card number, the utilized money, the date and time) which have been **accumulated** in the respective electronic money terminal devices." (emphasis added).

Additionally, the specification on page 30 paragraph 1 states, "the electronic money management part 10 captures the utilization histories of the IC card 50 which have been accumulated in the respective electronic money terminal devices 25(x) (25(1) to 25 (n)) once a day, collectively." (emphasis added).

The accumulation and collection of the data occurs as an independent step and is not connected with the original reading of the utilization-history data and withdrawal of the electronic money data by the electronic money terminal.

For at least the foregoing reasons, Applicants submit that Claims 2-4 and 10-13 are patentably distinguishable and in condition for allowance.

35 U.S.C. § 103(a) Rejections

The Office Action also rejects all pending claims under 35 USC 103(a) as being unpatentable over Pitroda (US Patent No. 5,884,271) in view of Boothby (US Patent Application

No. 2001/0014893) and Kitagawa (US Patent No. 6,032,857). Applicants have amended independent claims 10 and 11 to traverse such rejections.

The amendments are consistent with the amendments discussed during the Examiner Interview. Claims 10 and 11 now state, in part, "an information card for storing electronic money data and utilization-history data relating to deposits or withdrawals of electronic money and utilization of the information card wherein the utilization-history data includes key version information."

The amendments are fully supported by the specification. For example, see FIG. 14A and FIG. 14B. Also see the specification on pages 26 and 27 discussing FIG. 14A.

Applicants submit that the combination of references do not disclose or suggest the amended limitations.

For at least the foregoing reasons, Applicants submit that Claims 10 and 11, and Claims 2-4 and 12-13 that depend therefrom, are patentably distinguishable and in condition for allowance.

New Claims

Claims 16-19 are newly added.

Claim 16 and 18 read in part, "wherein the utilization-history data includes communication assignment information, log type information, utilized date/time information, terminal number information, dialing money information, balance information and signature information."

The claims are fully supported by the specification. For example, see FIG. 14A and FIG. 14B. Also see the specification on pages 26 and 27 discussing FIG. 14A.

Claims 17 and 19 read in part, "wherein the signature information is specified with the key version information."

The claims are fully supported by the specification. For example, see page 27 stating, "The signature information ... is represented using the key which has been specified with the key version information."

The prior art does not disclose the limitations of the new claims. Therefore, Applicants respectfully submit that Claims 16-19 are in condition for allowance.

Appl. No. 09/512,425 Reply to Office Action of April 30, 2007

The Commissioner is hereby authorized to charge deposit account 02-1818 for any fees which are due and owing.

Respectfully submitted, BELL, BOYD & LLOYD LLC

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